State: Arkansas Filing Company: Mutual of America Life Insurance Company

TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other

Product Name: FUND CHANGE

Project Name/Number: /

Filing at a Glance

Company: Mutual of America Life Insurance Company

Product Name: FUND CHANGE

State: Arkansas

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

Filing Type: Form

Date Submitted: 12/21/2012

SERFF Tr Num: MALI-128799721

SERFF Status: Closed-Accepted For Informational Purposes

State Tr Num:

State Status: Closed-Accepted for Informational Purposes

Co Tr Num:

Implementation

Date Requested:

Author(s): Robert Thode, Nia Shownkeen

Reviewer(s): Linda Bird (primary)

Disposition Date: 01/03/2013

Disposition Status: Accepted For Informational Purposes

Implementation Date:

State Filing Description:

State: Arkansas Filing Company: Mutual of America Life Insurance Company

TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other

Product Name: FUND CHANGE

Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Informational Domicile Status Comments:

Explanation for Combination/Other: Market Type:

Submission Type: New Submission Overall Rate Impact:

Filing Status Changed: 01/03/2013

State Status Changed: 01/03/2013 Deemer Date:

Created By: Nia Shownkeen Submitted By: Nia Shownkeen

Corresponding Filing Tracking Number:

Filing Description:

On an informational basis, Mutual of America Life Insurance Company ("the Company") is hereby notifying the Department of the following changes to the variable material in the contract and application forms listed at the end of the submission letter. The variable material consists of the investment funds (subaccounts) of the separate account available under certain contracts and contained in the application forms related thereto.

The Company plans to remove two investment alternatives by no longer offering the DWS Bond Fund and the DWS International Fund (herein referred to as the "Replaced Funds") under Separate Account No. 3, effective as of the start of business on a date on or after March 1, 2013 (the "Effective Date").

The Company filed with the Securities Exchange Commission (the "SEC") on July 17, 2012 for an order permitting the replacement of the Replaced Funds with certain other investment alternatives, as described below. These investment alternatives are already available under the contract and contained in the application forms listed below. Following approval by the SEC and notice to contract owners, account values in the Replaced Funds will be transferred for shares of the Mutual of America Bond Fund and shares of the Vanguard International Fund (together, herein referred to as the "Replacement Funds"), respectively.

The Replacement Funds have similar investment objectives and strategies as their respective Replaced Funds. Also, the current overall expenses of each Replacement Fund have been less than the expenses of their respective Replaced Fund, and, over the past several years, the investment performance of each Replacement Fund has been better than that of their respective Replaced Fund. The Company will bear all expenses related to such substitutions, and there will be no tax consequences for contract holders.

On and after the Effective Date, the Replaced Funds will no longer be included in the list of funds and accounts section in new issues of the previously approved contract listed in the submission letter and in the allocations section of the previously approved application forms listed in the submission letter. A revised Plan of Operations of the Separate Account removing the Replaced Funds was approved by the New York State Department of Financial Services on August 1, 2012.

The investment alternatives in the contract and application forms listed in the submission letter were filed as variable material with the Department. Accordingly, the Replaced Funds are to be removed from the variable material.

Company and Contact

State: Arkansas Filing Company: Mutual of America Life Insurance Company

TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other

Product Name: FUND CHANGE

Project Name/Number: /

Filing Contact Information

Nia Shownkeen@mutualofamerica.com

320 Park Avenue 212-224-1124 [Phone] New York, NY 10022 212-224-2507 [FAX]

Filing Company Information

Mutual of America Life Insurance CoCode: 88668 State of Domicile: New York

Company Group Code: Company Type: 320 Park Ave Group Name: State ID Number:

New York, NY 10022 FEIN Number: 13-1614399

(212) 224-1600 ext. 1520[Phone]

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation:

Per Company: No

Company		Amount Date Processed Transaction #		Transaction #
	Mutual of America Life Insurance Company	\$50.00	12/21/2012	65977100

State: Arkansas Filing Company:

TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other

Product Name: FUND CHANGE

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For	Linda Bird	01/03/2013	01/03/2013
Informational			
Purposes			

Mutual of America Life Insurance Company

State: Arkansas Filing Company: Mutual of America Life Insurance Company

TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other

Product Name: FUND CHANGE

Project Name/Number: /

Disposition

Disposition Date: 01/03/2013

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Submission Letter		Yes

SERFF Tracking #:	MALI-128799721	State Tracking #:	Company Tracking #:
State:	Arkansas		Filing Company: Mutual of America Life Insurance Company

TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other

Product Name: FUND CHANGE

Project Name/Number: /

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Submission Letter		
Comments:			
Attachment(s):			
ARInfo.pdf			

MUTUAL OF AMERICA LIFE INSURANCE COMPANY

MUTUAL OF AMERICA

320 PARK AVENUE NEW YORK NY 10022-6839 212 224 1600 212 224 2500 FAX

December 18, 2012

Dan Honey Analyst State of Arkansas Department of Insurance 1200 West 3rd Street Little Rock, AR 72201-1904

Re: Informational Filing of Changes to Material Filed as Variable

Dear Mr. Honey:

On an informational basis, Mutual of America Life Insurance Company ("the Company") is hereby notifying the Department of the following changes to the variable material in the contract and application forms listed at the end of this letter. The variable material consists of the investment funds (subaccounts) of the separate account available under certain contracts and contained in the application forms related thereto.

The Company plans to remove two investment alternatives by no longer offering the DWS Bond Fund and the DWS International Fund (herein referred to as the "Replaced Funds") under Separate Account No. 3, effective as of the start of business on a date on or after March 1, 2013 (the "Effective Date").

The Company filed with the Securities Exchange Commission (the "SEC") on July 17, 2012 for an order permitting the replacement of the Replaced Funds with certain other investment alternatives, as described below. These investment alternatives are already available under the contract and contained in the application forms listed below. Following approval by the SEC and notice to contract owners, account values in the Replaced Funds will be transferred for shares of the Mutual of America Bond Fund and shares of the Vanguard International Fund (together, herein referred to as the "Replacement Funds"), respectively.

The Replacement Funds have similar investment objectives and strategies as their respective Replaced Funds. Also, the current overall expenses of each Replacement Fund have been less than the expenses of their respective Replaced Fund, and, over the past several years, the investment performance of each Replacement Fund has been better than that of their respective Replaced Fund. The Company will bear all expenses related to such substitutions, and there will be no tax consequences for contract holders.

Mr. Dan Honey December 18, 2012 Page 2

On and after the Effective Date, the Replaced Funds will no longer be included in the list of funds and accounts section in new issues of the previously approved contract listed below and in the allocations section of the previously approved application forms listed below. A revised Plan of Operations of the Separate Account removing the Replaced Funds was approved by the New York State Department of Financial Services on August 1, 2012.

The investment alternatives in the below listed contract and application forms were filed as variable material with the Department. Accordingly, the Replaced Funds are to be removed from the variable material.

CONTRACT FORM

APPROVAL DATE

VUL-2008

04/11/2008

APPLICATION FORM

APPROVAL DATE

APP-PDVUL(AR) APP-BL(AR)

Robert Thode

10/12/2001 10/12/2001

Thank you for your attention to this informational filing.

Sincerely,

Robert Thode

Manager

State Compliance & Government Regulations Mutual of America Life Insurance Company

Telephone: (212) 224-1122

Fax: (212) 224-2507

E-mail: statecompliance@mutualofamerica.com